

2023 HIGHLIGHTS¹

SHAREHOLDERS

\$7,195_M

Net Profit, up 26%

▲ 14%

Full year dividend of 142 cents

12.38%

Common equity tier 1 capital ratio comfortably above regulatory minimum

9.0%

Total shareholder return (-16% in FY22)

CUSTOMERS

#1

Australian banking app²

▲ \$23_{BN}

Home loans

▲ \$12_{BN}

Business loans

▲ \$28_{BN}

Customer deposits

1 Comparisons are for the 12 months ended 30 September 2022, unless otherwise stated.

2 The Forrester Digital Experience Review: Australian Mobile Banking Apps, Q4 2023.

3 Senior Leadership includes Executive Team, General Managers and their direct reports (excluding administrative or support roles).

4 Full time equivalent at September 2023.

5 Refer to the 2023 Sustainability Index and Datasheet for more information on the definitions.

6 Refer to the 2023 Sustainability Index and Datasheet for more information on the definitions. Figure includes commercial sponsorships and foregone fee revenue.

7 Our fossil fuel energy value chain includes the following sectors: Oil and Gas (exploration; extraction and terminals, refining, distribution and retail); Fuel Retailing; Thermal coal mining; Coal Ports; and, electricity supply (generation from fossil fuels only: Gas; Black Coal; Brown Coal; Liquid fuel).

OUR PEOPLE

75

Organisational Health Index

49%

Women in senior leadership³

36,146

Employees⁴\$6.1_{BN}

Paid to our people

COMMUNITY

\$3.4_{BN}Taxes paid globally, including
the bank levy and 6th largest
taxpayer in Australia

50-YEAR

Westpac Lifesaver Rescue
Helicopter Service partnership\$27.9_MSpent with diverse suppliers⁵\$171_MIn community investment⁶

ENVIRONMENT

66%

Reduction in scope 1
and 2 emissions from our
2021 baseline⁵12 NZBA EMISSION
REDUCTION TARGETS

7%

Reduction in exposure to the
fossil fuel energy value chain^{5,7}

100%

Sourcing equivalent of 100%
of Australian direct electricity
demand from renewable energy
from April 2023